

Don't lose your home over problems with money. We can help.

If you have rent or mortgage arrears please remember that this is a priority debt that you must not ignore or it could cost you your home. We can help, so get in touch with the Housing Options Team and let's work together to find a way to deal with your debts.

Act now
Do not let delay cost you your home

Start sorting things out straight away

The first thing is to do is contact your mortgage company or your landlord.

- Pay as much as you can immediately; and
- Ask how much you owe in total; and
- Find out whether any legal action has been taken; and
- Do not take out any further loans

The next thing to do is to agree a plan to repay your arrears. You need to agree to make regular payments that are in addition to your current rent or mortgage repayments.

Agree a sensible amount that you can afford to pay, taking all your other priority payments and debts into account

You don't have to work all this out on your own

We know how difficult facing up to money problems and getting back

on track can be. Let us help. You can visit both the Citizen's Advice York, specialist debt advisors and the Housing Options Team at the council's West Offices. Just take that first step.....

Main contact

Housing Options at West Offices

Monday – Friday 8.30am-5pm (excl. bank holidays). Please try and come in before 3.30pm.

Contact Housing Options on **01904 554500** or housing.options@york.gov.uk

Citizens Advice York - an independent local charity providing free, independent, confidential and impartial advice.

Station Rise, York YO1 6GA

Phone: 0344 411 1444

www.yorkcab.org.uk

See our Managing your Money Factsheet HO3 which sets out three steps to help you deal with your debts:-

Step 1 - Make the most of your income, ensure you are receiving everything you are entitled to

Step 2 - Make your money go further, reduce your outgoings as much as possible

Step 3 - Pay your priority debts and bills first, even if it means giving some things up until your debts are cleared and your finances improve

Rent or mortgage payments are your first priority debt

If you have rent or mortgage arrears, please do not ignore them.

The best thing to do is get advice as soon as you get into arrears so you can avoid potentially serious problems later on.

Remember, if you become homeless because you delayed getting help with rent or mortgage arrears, you may only be entitled to limited help with housing from the council.

If legal action has already started, do not delay. This is what you need to do now:

- Talk to Foundation Legal 01904 557490
- or see them at duty court desk (adviser) advisor at York County Court, 55 Piccadilly, York - it's free 01904 688550
- Talk to friends or family and ask if they can help
- Contact the Housing Options Team for advice on 01904 554500

Polish : Niniejsza broszura zawiera wszystkie informacje potrzebne w rozwiązaniu jakichkolwiek problemów mieszkaniowych, które może Pan/Pani **doświadczać**. Pakiet informacyjny jest również dostępny w innych wersjach językowych.

Turkish : Bu broşürde olabilecek bütün konut sorunlarınızla ilgili ihtiyaç duyacağınız bilgilerin tümü bulunmaktadır. Bu bilgiler kendi lisanınızda da tedarik edilebilir.

Cantonese: 这将告诉你如何解决住房问题。我們可以您所需的語言提供該資訊

Contact

Housing Options

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Email: housing.options@york.gov.uk

Housing Benefits

West Offices, Station Rise, York, YO1 6GA

Telephone: 01904 551556

Email: benefits@york.gov.uk

Citizens Advice York - an independent local charity providing free, independent, confidential and impartial advice.

Station Rise, York YO1 6GA

Phone: **0344 411 1444**

www.yorkcab.org.uk

Step Change – debt advice service

Telephone **0800 138 1111**

www.stepchange.org

National Debtline – debt advice

www.nationaldebtline.org

Payplan – debt advice

0800 280 2816 www.payplan.com

The Money Advice Service -

managing your money. **0300 500 500**

Christians Against Poverty

www.capuk.org

01904 780996